

**Fill in this information to identify your case:**

Debtor 1	<b>Ruth</b> First Name	<b>Edwards</b> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>19-30572-H4</b>		

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:  
**01/06/2023**
- MM / DD / YYYY

**Official Form 106I****Schedule I: Your Income****12/15**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<b>Accountant</b>	<b>Regional Manager</b>
<b>Employer's name</b>	<b>Diversified Resources</b>	
<b>Employer's address</b>	<b>1100 Corporate Dr., Suite 100</b> Number Street	
	<b>Payroll Department</b> Number Street	
	<b>200 Innovation Way</b>	

<b>Birmingham</b> City	<b>AL</b> State	<b>35242</b> Zip Code	<b>Akron</b> City	<b>OH</b> State	<b>44316</b> Zip Code
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How long employed there? **4.5 Years** **8.5 Years**

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</b>	2. <b>\$9,101.69</b>	<b>\$9,331.83</b>
<b>3. Estimate and list monthly overtime pay.</b>	3. + <b>\$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income. Add line 2 + line 3.</b>	4. <b>\$9,101.69</b>	<b>\$9,331.83</b>

Debtor 1 **Ruth Edwards**Case number (if known) **19-30572-H4**

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here .....</b> ➔ 4.	<b>\$9,101.69</b>	<b>\$9,331.83</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$1,953.23</b>	<b>\$1,881.03</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$637.09</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$493.87</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____	5h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	<b>6. \$3,084.19</b>	<b>\$1,881.03</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$6,017.50</b>	<b>\$7,450.80</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm	8a. <b>\$1,976.80</b>	<b>\$0.00</b>
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. <b>\$0.00</b>	<b>\$0.00</b>
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	<b>9. \$1,976.80</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$7,994.30</b>	<b>+ \$7,450.80 = \$15,445.10</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	<b>12. \$15,445.10</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <b>None.</b>		
<input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Ruth EdwardsCase number (if known) 19-30572-H4

8a. Attached Statement (Debtor 1)

**Christol & Company - 1099 Seamstress**

<b>Gross Monthly Income:</b>		<b>\$548.80</b>
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Supplies	Supplies	<b>\$72.00</b>
<b>Total Monthly Expenses</b>		<b>\$72.00</b>
<b>Net Monthly Income:</b>		<b>\$476.80</b>

**Fill in this information to identify your case:**

Debtor 1	<u>Ruth</u> First Name	<u>Edwards</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-30572-H4</u>		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

01/06/2023

MM / DD / YYYY

**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

- No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>21</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- No  
 Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_

If not included in line 4:

4a. Real estate taxes

4a. \_\_\_\_\_

4b. Property, homeowner's, or renter's insurance

4b. \_\_\_\_\_

4c. Home maintenance, repair, and upkeep expenses

4c. \_\_\_\_\_ **\$150.00**

4d. Homeowner's association or condominium dues

4d. \_\_\_\_\_ **\$50.00**

Debtor 1	<b>Ruth Edwards</b>	Case number (if known)	<b>19-30572-H4</b>
<b>Your expenses</b>			
5.	Additional mortgage payments for your residence, such as home equity loans		
6.	<b>Utilities:</b>		
6a.	Electricity, heat, natural gas	6a.	<b>\$420.00</b>
6b.	Water, sewer, garbage collection	6b.	<b>\$80.00</b>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	<b>\$400.00</b>
6d.	Other. Specify: <b>Cell Phone</b>	6d.	<b>\$200.00</b>
7.	<b>Food and housekeeping supplies</b>		
8.	<b>Childcare and children's education costs</b>		
9.	<b>Clothing, laundry, and dry cleaning</b> (See continuation sheet(s) for details)		
10.	<b>Personal care products and services</b>		
11.	<b>Medical and dental expenses</b>		
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.		
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>		
14.	<b>Charitable contributions and religious donations</b>		
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	
15b.	Health insurance	15b.	
15c.	Vehicle insurance	15c.	<b>\$280.00</b>
15d.	Other insurance. Specify: _____	15d.	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
17.	<b>Installment or lease payments:</b>		
17a.	Car payments for Vehicle 1	17a.	
17b.	Car payments for Vehicle 2	17b.	
17c.	Other. Specify: _____	17c.	
17d.	Other. Specify: _____	17d.	
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
<b>NFS back Child Support</b>			
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____		
19.			

Debtor 1 **Ruth Edwards**Case number (if known) **19-30572-H4****20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- |   |                      |
|---|----------------------|
| 20a. Mortgages on other property                  | 20a. _____           |
| 20b. Real estate taxes                            | 20b. _____           |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____           |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. <b>\$75.00</b>  |
| 20e. Homeowner's association or condominium dues  | 20e. <b>\$150.00</b> |

**21. Other. Specify: See continuation sheet**21. + **\$3,700.00****22. Calculate your monthly expenses.**

- |   |                        |
|---|------------------------|
| 22a. Add lines 4 through 21.  | 22a. <b>\$8,145.10</b> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____             |
| 22c. Add line 22a and 22b. The result is your monthly expenses.                       | 22c. <b>\$8,145.10</b> |

**23. Calculate your monthly net income.**

- |   |                          |
|---|--------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I.                                       | 23a. <b>\$15,445.10</b>  |
| 23b. Copy your monthly expenses from line 22c above.  | 23b. - <b>\$8,145.10</b> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income. | 23c. <b>\$7,300.00</b>   |

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes. Explain here:**See continuation sheet.**

Debtor 1 Ruth EdwardsCase number (if known) 19-30572-H49. Clothing, laundry, and dry cleaning (details):

Clothing	\$75.00
Laundry & Dry Cleaning	\$25.10
Total:	<u>\$100.10</u>

21. Other. Specify:

Electricity at temporary rental, Debtor travels between AL and TX for work.	\$300.00
Water and gas when Debtor is in Alabama	\$225.00
Home maintenance when Debtor is in Alabama.	\$100.00
Travel expenses to go to work in AL and back home to TX	\$650.00
Internet and cable in Alabama when Debtor is working there	\$150.00
Temporary housing in Alabama for temporary work assignment	\$1,600.00
School Expenses for Full Time Student Living at Home	\$400.00
Security Services-ADT	\$100.00
Lawn Care for Rental Property	\$75.00
Internet for Rental Property (Part of Lease)	\$100.00

Total: **\$3,700.00**24. Expected increase or decrease in expenses within the year after you file this form:

Debtor travels for work to AL throughout the year for periods of time causing the need for lodging while there. These expenses have been listed.

Debtor's daughter is in nursing school and is a full time student living at home.

Debtor's vehicle has over 300K miles and she recently had to replace the motor. She will likely need to finance another vehicle within the year. Between gas and maintenance on older vehicles, Debtor's monthly household expense has increased greatly.

**Fill in this information to identify your case:**

Debtor 1	<u>Ruth</u> First Name	<u>Edwards</u> Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-30572-H4</u>		

Check if this is an  
amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Ruth Edwards

Ruth Edwards, Debtor 1

Date 01/06/2023

MM / DD / YYYY

X \_\_\_\_\_

Signature of Debtor 2

Date

MM / DD / YYYY